

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

IN RE:  
STEPHANIE T HENRY  
Debtor ) Case No: 23-41028 Chapter 13  
          ) Plan Pmt: \$223X1;\$371X59  
          ) Term:  
          )  
          ) 1ST AMENDED

**CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN**

**CERTIFICATION**

**COMES NOW** Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtor's schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: June 29, 2023

CNFORD-SC

Original Confirmation hearing set for:  
May 25, 2023

/s/ Diana S. Daugherty, Chapter 13 Trustee

Diana S. Daugherty, Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143  
(314) 781-8100 Fax: (314) 781-8881  
trust33@ch13stl.com

**ORDER**

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

**DATED:** June 30, 2023  
St. Louis, Missouri

*Kathy A. Surratt - States*  
**KATHY A. SURRETT-STATES**  
**U.S. Bankruptcy Judge**

23-41028

**CERTIFICATION AND ORDER OF CONFIRMATION FOR  
CHAPTER 13 PLAN**

**Page 2 of 2**

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Copy mailed to:

STEPHANIE T HENRY  
4631 VARRELMANN AVE  
SAINT LOUIS, MO 63116

Diana S. Daugherty, Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

All Creditors and Parties in Interest

WILLIAM H RIDINGS JR  
2510 S BRENTWOOD BLVD STE 205  
C/O RIDINGS LAW FIRM  
ST LOUIS, MO 63144

**Certificate of Notice Pg. 3 of 5**  
United States Bankruptcy Court

Eastern District of Missouri

In re:

Stephanie T Henry

Debtor

Case No. 23-41028-kss

Chapter 13

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: Jun 30, 2023

Form ID: pdfo3

Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Stephanie T Henry, 4631 Varrelmann Ave, Saint Louis, MO 63116-2417  |
| 25345699        | Bay Area Credit Services, Permanently closed at reported address, Norcross, GA 30093  |
| 25353301        | Dash of Cash, 1329-A Arena Road, Lot 110, Kahnawake, Quebec J0L1B0  |
| 25345706        | + Gussie Porter, 10840 Landseer Dr, Saint Louis, MO 63136-4552  |
| 25345708        | + Loanridge, 505 Ellicott St, Buffalo, NY 14203-1547  |
| 25345718        | + Sunshine Loans, 631 Lucerne Ave, Suite 56, Lake Worth, FL 33460-3820  |
| 25378589        | + U.S. Bank National Association, c/o U.S. Bank Home Mortgage, a division of U.S. Bank N.A., 2800 Tamarack Road, Owensboro, Kentucky 42301-6566 |

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                      | <b>Date/Time</b>     | <b>Recipient Name and Address</b>   |
|-----------------|--|----------------------|---|
| cr              | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 30 2023 23:14:47 | PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067  |
| cr              | Email/Text: bankruptcycollectionnotices@togethercu.org | Jun 30 2023 23:09:00 | Together Credit Union, Bankruptcy Dept., 423 Lynch St, Saint Louis, MO 63118, UNITED STATES                       |
| 25378669        | + Email/Text: bncmail@w-legal.com                      | Jun 30 2023 23:10:00 | Alliant Capital Management HDH, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132 |
| 25346115        | Email/Text: CAF_Bankruptcy_Department@carmax.com       | Jun 30 2023 23:10:00 | CarMax Auto Finance dba CarMax Business Svcs, LLC, 225 Chastain Meadows Court, Ste 210, Kennesaw, GA 30144        |
| 25375276        | Email/Text: CAF_Bankruptcy_Department@carmax.com       | Jun 30 2023 23:10:00 | Carmax Business Services, PO Box 6045, Carol Stream, IL 60197   |
| 25345701        | Email/Text: CAF_Bankruptcy_Department@carmax.com       | Jun 30 2023 23:10:00 | CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160  |
| 25371989        | Email/Text: Bankruptcy.RI@Citizensbank.com             | Jun 30 2023 23:09:00 | Citizens Bank N.A, One Citizens Bank Way JCA115, Johnston, RI 02919   |
| 25350146        | Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Jun 30 2023 23:27:16 | Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083                         |
| 25345700        | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Jun 30 2023 23:27:12 | Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285                              |
| 25345702        | + Email/Text: accountresolution@can-lending.com        | Jun 30 2023 23:10:00 | Cash Advance Now, PO Box 569, Hays, MT 59527-0569   |
| 25345703        | + Email/Text: bankruptcy@credencerm.com                | Jul 01 2023 07:33:00 | Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666     |

District/off: 0865-4

Date Rcvd: Jun 30, 2023

Form ID: pdfo3

Total Noticed: 44

|          |  |                      |  |
|----------|--|----------------------|--|
| 25349824 | Email/Text: mrdiscen@discover.com                      | Jun 30 2023 23:10:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                       |
| 25345704 | + Email/Text: mrdiscen@discover.com                    | Jun 30 2023 23:10:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                       |
| 25345705 | ^ MEBN   | Jun 30 2023 23:02:36 | Guidance Res/US Bk, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000                |
| 25345707 | + Email/Text: PBNCNotifications@perituservices.com     | Jun 30 2023 23:10:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043               |
| 25348449 | Email/PDF: resurgentbknotifications@resurgent.com      | Jun 30 2023 23:15:44 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587             |
| 25377385 | Email/Text: BNCnotices@dcmservices.com                 | Jun 30 2023 23:10:00 | MERCY HEALTH, PO BOX 1123, MINNEAPOLIS, MN 55440-1123  |
| 25345710 | Email/Text: bkresearch@stlmsd.com                      | Jun 30 2023 23:10:00 | MSD, 2350 Market St, Saint Louis, MO 63103   |
| 25363448 | + Email/Text: bankruptcydpt@mcmc.com                   | Jun 30 2023 23:10:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037                                |
| 25345709 | + Email/Text: bankruptcydpt@mcmc.com                   | Jun 30 2023 23:10:00 | Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069     |
| 25346118 | + Email/Text: ecfnotices@dor.mo.gov                    | Jun 30 2023 23:09:00 | Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517            |
| 25345711 | ^ MEBN   | Jun 30 2023 23:03:24 | Next Loan, PO Box 435, Lower Lake, CA 95457-0435   |
| 25345714 | + Email/PDF: cbp@omf.com                               | Jun 30 2023 23:15:36 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251                        |
| 25373695 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Jun 30 2023 23:14:46 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541                                |
| 25374201 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Jun 30 2023 23:16:46 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                    |
| 25346109 | + Email/PDF: rmscedi@recoverycorp.com                  | Jun 30 2023 23:16:47 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                              |
| 25361929 | Email/Text: bnc-quantum@quantum3group.com              | Jun 30 2023 23:10:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788               |
| 25345715 | + Email/PDF: resurgentbknotifications@resurgent.com    | Jun 30 2023 23:27:14 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497              |
| 25345717 | + Email/Text: cs@setfinancial.com                      | Jun 30 2023 23:11:00 | Set Financial Corp, Attn: Bankruptcy, Po Box 63065, Charlotte, NC 28263-3065                       |
| 25345719 | + Email/PDF: gecscedi@recoverycorp.com                 | Jun 30 2023 23:27:15 | Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                       |
| 25345720 | + Email/PDF: gecscedi@recoverycorp.com                 | Jun 30 2023 23:27:02 | Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                  |
| 25378375 | + Email/Text: bncmail@w-legal.com                      | Jun 30 2023 23:10:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 25345723 | Email/Text: bankruptcycollectionnotices@togethercu.org | Jun 30 2023 23:09:00 | Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118                        |
| 25345721 | + Email/Text: bncmail@w-legal.com                      | Jun 30 2023 23:10:00 | Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475    |
| 25345722 | + Email/Text: documentfiling@lciinc.com                | Jun 30 2023 23:09:00 | Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311   |
| 25346119 | + Email/Text: usamoe.bankruptcy.filings@usdoj.gov      |                      |  |

District/off: 0865-4

Date Rcvd: Jun 30, 2023

Form ID: pdf03

Total Noticed: 44

25345724

^ MEBN

Jun 30 2023 23:09:00

United States Attorney, 111 South 10th Street,  
20th Floor, St. Louis MO 63102

Jun 30 2023 23:02:51

Utility Self-reported, Po Box 4500, Allen, TX  
75013-1311

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 25345716 |               | Self Financial/lead Ba  |
| 25345712 |               | no name on CR Liability   |
| 25345713 |               | no name on CR Liability   |
| cr       | *+            | PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 25377648 | *P++          | U S ATTORNEY'S OFFICE, 111 SOUTH TENTH STREET ROOM 20 333, ST LOUIS MO 63102-1125, address filed with court:, United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102 |

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2023 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|                    |  |
|--------------------|--|
| Diana S. Daugherty | standing_trustee@ch13stl.com trust33@ch13stl.com |
|--------------------|--|

|                      |  |
|----------------------|--|
| Hunter Charles Gould | on behalf of Creditor U.S. Bank National Association moedbknottices@southlaw.com |
|----------------------|--|

|                      |                               |
|----------------------|-------------------------------|
| Office of US Trustee | USTPRegion13.SL.ECF@USDOJ.gov |
|----------------------|-------------------------------|

|                         |  |
|-------------------------|--|
| William H. Ridings, Jr. | on behalf of Debtor Stephanie T Henry ridingslaw2003@yahoo.com |
|-------------------------|--|

TOTAL: 4